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The Financial-Inclusion Gap Is Now a Climate-Resilience Gap for African Women

3Bi Research Team | Situation Report | 28 July 2026

Research Team

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A new peer-reviewed study finds financially included sub-Saharan African women are measurably more resilient to climate shocks — but the gender gap in financial access is widening, not closing.

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Headline Fact

A peer-reviewed study published this week finds that sub-Saharan African women with formal access to finance — a bank account, a mobile-money wallet, reliable internet — are measurably better able to absorb climate shocks than women without it. At the same time, the gender gap in who actually has that access has grown, not shrunk, over the past decade (Carbon Brief, 24 July 2026; Essossinam et al., Climate Risk Management, 2026).

Timeline

2011–2024: The gap between men's and women's bank-account ownership across sub-Saharan Africa widens from just under 5 percentage points to 12, even as overall account ownership climbs — women's account access reaching 52% by 2024 (World Bank Global Findex Database, cited in Carbon Brief, 24 July 2026).

2014–2024: Regional financial inclusion overall rises from 34% to 58% of adults, per the Global Findex Database 2025 (World Bank, findevgateway.org). Today, only 41% of adults in the region are classified as "financially resilient" — and just 35% of women, against 46% of men.

2026 (study period): Researchers led by Francis Anaisie (University of Cape Coast, Ghana) analyse 25,511 women-headed households across 37 sub-Saharan countries, using Afrobarometer survey data and the UN Food and Agriculture Organization's resilience index (RIMA) alongside the OECD's financial-inclusion framework. The study is published in Climate Risk Management and covered by Carbon Brief on 24 July 2026.

24 July 2026: Carbon Brief reports the study's central finding: financially included women show significantly greater capacity to absorb short-term climate shocks — droughts, floods, price spikes — through savings access, credit, and community mutual-support networks. Their capacity to adapt in advance, however, remains far weaker across the sample, regardless of financial access.

Recent related context: the study's authors cite recent severe floods in Ghana as a case where women's informal savings and assets were wiped out with no insurance or financial buffer to fall back on — a pattern also visible in flood and drought events documented elsewhere in the region this rainy season.

What We Know / What We Don't

We know: the study's headline correlation — financial access predicting stronger shock-absorption — held after controlling for financial access alongside broader women's-empowerment measures (political, economic and social). We know the account-ownership gender gap is widening in relative terms even as it narrows in absolute terms, a distinction Carbon Brief's sourcing makes explicit. We know the authors and outside reviewers (including Tracy Kajumba of IIED's LIFE-AR secretariat) agree financial access alone does not resolve deeper structural barriers — land titling, agricultural credit design, and women's representation on local adaptation committees are named separately as necessary complements.

We don't know: how these findings translate to Sudan and the wider East Africa/Horn region specifically — the 37-country sample is not broken out by country in the reporting available to us, and Sudan's active displacement crisis creates financial-access conditions (branch closures, mobile-network disruption, banking-sector collapse in conflict zones) that may not resemble the sample's more stable settings. We also don't yet know whether any Sudan- or Horn-focused replication or sub-analysis is planned; 3Bi has not been able to reach the study's authors directly as of this writing.

Do-No-Harm Note

We checked whether this item could identify, endanger, or misrepresent a named individual or community. The underlying study uses de-identified, aggregated survey data (Afrobarometer) and names only two individuals, both credentialed researchers speaking in their professional capacity about their own published work; no household, community, or private individual is identified. We are not aware of any way this reporting could expose a vulnerable person or group to risk. No further redaction was required.

What to Watch

Whether the World Bank's next Global Findex release (due in the normal reporting cycle) shows the account-ownership gender gap narrowing or continuing to widen will be the clearest test of whether current financial-inclusion programming across the region is reaching women at scale. We will also be watching for any Sudan- or Horn-of-Africa-specific data on women's financial access in displacement and return contexts, where 3Bi's own field partners may be positioned to contribute rather than only observe.

Sourcing & Next Update

Primary: Essossinam, A. et al. (2026), "Effect of financial inclusion and women empowerment on climate resilience: Evidence from sub-Saharan African households," Climate Risk Management, doi:10.1016/j.crm.2026.100848. Secondary: Carbon Brief, "Access to finance 'strengthens climate resilience' among sub-Saharan women," 24 July 2026 (carbonbrief.org). Corroborating: World Bank Global Findex Database 2025 country and regional briefs (findevgateway.org, worldbank.org); a related peer-reviewed analysis in Climatic Change (Springer, 2026) reaching consistent conclusions on gender and location-based climate resilience in the region. This SitRep will be updated if 3Bi identifies Sudan- or Horn-specific data, or if the study's authors respond to outreach.

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